

GOVERNMENT OF TELANGANA
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2014 - 2015 – Notification for Mango Crop in (8) Districts of Telangana State for implementation of the Scheme - Notification - Orders – Issued.

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AGRICULTURE & CO-OPERATION (Agri.II.) DEPARTMENT

G.O.Rt.No. 209

Dated: 25-11-2014
Read:

From the Commissioner and Director of Agriculture, Telangana,
Hyderabad Lr. No.Crop.Ins.(2)/40/2014, Dt.15-11-2014.

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ORDER:

The following Notification shall be published in the Telangana State Gazette:

NOTIFICATION

The Government of Telangana hereby notify the Mango Crop in 8 Districts i.e., Adilabad, Karimnagar, Khammam, Ranga Reddy, Mahaboobnagar, Nalgonda, Medak and Warangal during Rabi 2014-2015 under Weather Based Crop Insurance Scheme. The main features / Operational Modalities of the Scheme and Term Sheets vide Annexure I to IX are appended to this order.

2. The Commissioner & Director of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)

POONAM MALAKONDAIAH
APC & PRINCIPAL SECRETARY TO GOVERNMENT

To
The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda,
Hyderabad, with a request to publish the Notification in the Telangana.
Extraordinary Gazette and supply 50 copies of the same.

The Commissioner & Director of Agriculture, Telangana, Hyderabad.

Copy to

The Deputy General Manager AIC of India Limited, Hyderabad.

Sf/Sc.

//FORWARDED BY ORDER//

SECTION OFFICER

Notification of Mango Plantations under
National Crop Insurance Programme (NCIP) - Weather
Based Crop Insurance Scheme (WBCIS)
during Rabi 2014-15 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

The Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India notified National Crop Insurance Programme (NCIP), a central sector scheme in order to insulate the farming community against agricultural risks and issued the administrative instructions for implementation vide letter **No. 13015/02/2012–Credit–II, dated 1st November, 2013.** Weather Based Crop Insurance Scheme (WBCIS) is one of the components of NCIP and the objective of this scheme is to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. The State Level Coordination Committee on Crop Insurance convened a meeting on 1st November, 2014 decided to implement NCIP – WBCIS for Rabi 2014-15 season in respect of Mango Plantations.

1. PLANTATIONS/DISTRICTS NOTIFIED:

MANGO PLANTATIONS in all the mandals of Adilabad, Karimnagar, Khammam, Mahabubnagar, Medak, Nalgonda, Rangareddy and Warangal districts.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) for **Mango Plantation** is annexed (Annexure - **II.1.a to II.8.a**). In case of non-availability of weather data from the respective Reference Weather Stations or Back up Weather Stations, as an alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations data will be considered for weather data updating as well as for claims computation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who have not availed Crop Credit from any Financial Institutions for the above said plantations.

5. PERILS COVERED: Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss, would be covered under the Scheme:

For Mango Plantation:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Relative Humidity & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

For Mango Plantation: Risk period commences from **15th Dec, 2014** and will be in force till **31st May, 2015** and the table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2014 to 28 Feb,2015
2	Cover against Pests and Disease Incidence	15 Dec,2014 to 28 Feb,2015
3	Daily Temperature fluctuation cover	01 Jan,2015 to 15 Mar,2015
4	Daily Maximum Wind speed cover	01 Mar,2015 to 31 May,2015

7. RISK ACCEPTANCE PERIOD for Mango plantations: Up to 15th December, 2014.

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the cut-off dates are stipulated below:

Table-2:

Sl.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Having availed the loan / sanction credit limit from 01/10/2014 to 15/12/2014	Submission of proposals and enrolment on or before 15/12/2014
2	Submission of declarations from nodal banks to AIC.	On or before 15/01/2015	On or before 31/12/2014
3	Insurance intermediaries/PSU General Insurance Companies/ MI agents of AIC		Within 2 days of the receipt of the Proposal/Premium, the last date for the receipt from farmers by the intermediaries etc. being 15/12/2014

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the

existing network of (FIs) at the grass-root level; the designated Insurance Intermediaries, PSU General Insurance Companies, Micro Insurance Agents.

(c) Nodal Bank Branches shall be paid by AIC a service charges of 4% on the actual premium amount remitted by them.

(d) Guidelines to the Financial Institutions are annexed herewith (**Annexure IX** for Mango plantations).

10. SUM INSURED:

For Mango Plantations: ₹.450/- per tree in the age group of 5-15 years and ₹.800/- per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL)" by the Lending FI, multiplied by the stipulated Sum Insured per tree (On average for 100 mango trees per hectare).

Non-Loanee Cultivators: The Cultivators shall declare the number of trees proposed for insurance and 'area under cultivation' in the Insurance Proposal Form (Similar to loanee the coverage per hectare means average of 100 mango trees) **subject to a minimum of 25 trees to be proposed for insurance.** It is mandatory to provide the bank account details in the proposal form and a copy of the bank passbook and submit Xerox copy of Pattadhar Pass Book / 10-1 adangal; It is also mandatory to submit Crop Sown Certificate by the concerned official of the State government at village level.

11. PREMIUM RATE, SUBSIDY AND REMITTANCE OF PREMIUM:

A ready reckoner of Premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium. The balance premium shall be shared by Central Govt. and Government of Telangana on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favouring "**AIC of India**", payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS

Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Share of Premium ₹.		
						Per Tree	Per Acre	Per Hectare
5-15 yrs	450	11.50%	52	13	13	26	1,040	2,600
16-50 yrs	800	11.50%	92	23	23	46	1,840	4,600

12. **COMPENSATION PAY-OUT:** Pay-out computation would be based on the notified weather parameters and the triggers which are specified in the term sheets as shown in item 17. Maximum pay-out will be limited to Sum Insured. ***Claims under WBCIS will be settled on the basis of weather data provided by the Departments of Government of Telangana (as mentioned in above para 2) and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.***

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement **of Mango** in all the mandals of all these 8 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith in Annexure **I.1.a to I.8.a.**

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Telangana State Development Planning Society (TSDPS) of Planning dept., of Govt. of Telangana to AIC on day to day basis for the insured period i.e., from 15th December 2014 to 31st May, 2015.

REFERENCE WEATHER STATION (RWS): This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which pay-outs are processed.

BACK-UP WEATHER STATION (RWS): It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable /defective for any reason. In the extreme case of absence of BWS data, data of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure **(II.1a to II.8.a (Mango))**.

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would be made by AIC to the Nodal Banks in respect of loanee. In case of non-loanee farmers who are enrolled directly or through other channels, the claim amount will be credited electronically to their individual bank accounts.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank account

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable and are annexed for each notified crop and each notified Reference Unit Area.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) *Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs. **The FIs shall only be responsible for all omissions/commissions/errors committed by them.***

(d) Further, ***the claims under National Crop Insurance Programme - Weather Based Crop Insurance Scheme (W.B.C.I.S) shall be settled on the basis of the weather data furnished by the TSDPS/State Govt. Mandal level Rain gauge Stations/IMD Weather Stations, as applicable, for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government.***

Enclosures:

For Mango Plantations:

- | | |
|-----------------------------|---|
| 1. Annexure I.1.a to 1.8.a | -- Term Sheets for the 8 districts being notified |
| 2. Annexure II.1.ato II.8.a | -- Notified RUAs & List of AWS/BWS for the 8 districts |
| 3. Annexure III | -- WBCIS Proposal Form |
| 4. Annexure IV | -- WBCIS Declaration Form (Loanee) |
| 5. Annexure V | -- WBCIS Declaration Form (Non-loanee) |
| 6. Annexure VI | -- WBCIS Declaration Form (Insurance Intermediary) |
| 7. Annexure VII | -- Performa of List of Cultivators - Loanee Farmers |
| 8. Annexure VIII | -- Performa of List of Cultivators - Non-loanee Farmers |
| 9. Annexure IX | -- WBCIS Guidelines for Bankers |

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **ADILABAD**

Annexure.1.1.a

Unit : Tree

Mandal : **BELLAMPALLI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e. **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85.00	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3	70	130
Range 4	110	130	3.36	72.8	140	6	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	26	46	11.5%	12.0%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **ADILABAD**

Mandals : Chennur, Vemanpalli, Kotapalle

Annexure.I.1.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.1.1.c
State: TELANGANA	Unit : Tree
District : ADILABAD	

Mandals : Dandepalli, Luxettipet, Kasipet, Tiryani, Asifabad, Wankdi

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **ADILABAD**

Annexure.1.1.d

Unit : Tree

Mandal : **JAIPUR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.1.1.e	
State: TELANGANA	Mandals : Adilabad, Jainad, Bela, Narnoor, Indervalli, Kaddampeddur, Uttoor	Unit : Tree
District : ADILABAD	Jainoor, Kerameri, Sirpur(U), Jannaram	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Talamadugu, Tamsi, Gudihathnoor, Ichoda, Bajrahatnoor, Boath,	Annexure.1.1.f
State: TELANGANA	Neredigonda, Sarangapur, Kuntala, Kubeer, Bhainsa, Tanur, Mudhole, Lokeshwaram	Unit : Tree
District : ADILABAD	Dilwarpur, Nirmal, Laxmanchadda, Mamda, Khanpur	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **ADILABAD**

Annexure.1.1.g

Unit : Tree

Mandal : **MANCHIRYAL**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **ADILABAD**

Annexure.I.1.h

Unit : Tree

Mandal : **MANDAMARRI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **ADILABAD**

Annexure.1.1.i

Unit : Tree

Mandal : **NENNAL**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **ADILABAD**

Mandals : Rebbana, kagaznagar, Sirpur (T), Koutala

Annexure.I.1.j

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **ADILABAD**

Mandals : Tandur, Bheemni, Dahegoan, Bejjur

Annexure.1.1.k

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	12.5	13.5	15.0	16.5	18.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Temp.			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	>T1	<= T2	0.40		8	0.75	15
Range 2			0.75	8	23	1.25	40
Range 3			1.10	23	45	2.00	80
Range 4			2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	>W1	<= W2	0.34		10.08	0.60	18
Range 2			0.73	10.08	39.2	1.30	70
Range 3			1.68	39.2	72.8	3.00	130
Range 4			3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Husnabad, Bheemdevrapalli, Elkathurthi, Kamalapur, Huzurabad, Kesavapatnam	Annexure.1.2.a
State: TELANGANA	Saidapur, Jammikunta, Veenavanka, Odela, Srirampur, Mutharam Manthani, Kamanpur, Manthani	Unit : Tree
District : KARIMNAGAR	Malharrao, Kataram, Mahadevpur, Mutharam(Mah)	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Mandals : Jagityal, Gollapalli, Velagatoor

Annexure.1.2.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Koheda, Chigurumamidi, Bejjanki, Thimmapur, Manakondur, Ramadugu, Choppadandi	Annexure I.2.c
State: TELANGANA	Karimnagar, Gangadhara, Julapalli, Peddapalli, Dharmaram, Ramagundam, Sultanabad, Boinpalli,	Unit : Tree
District : KARIMNAGAR	Ellanthakunta, Eligaid	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Mandals : Koratla, Ibrahimpatnam, Mallapur

Annexure.I.2.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Mandals : Mallial, Pegadapalle, Kodimiyal

Annexure.1.2.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Annexure.1,2,f

Mandals : Medipalle, Kathlapur,, Metpalle,

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Mandals : Raikal, Sarangapur, Dharmapuri

Annexure.I.2.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KARIMNAGAR**

Mandals : Sircilla, Mustabad, Gambhiraopet, Yellareddipet, Konaraopet,
 Vemulawada, Chandurthi,

Annexure.I.2.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Atmakur, Wanaparthy, Pebbair, Pangal, Veepanagandla, Kollapur, Kothakota, Kodair	Unit : Tree
State: TELANGANA	Peddakothapalle, Lingal, Amrabad, Balmoor, Telkapalli, Gopalpet, Nagarkurnool,	
District : MAHABUBNAGAR	Uppunuthala, Achampeta	

Annexure.I.3.a

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO** **Mandals:** Balanagar, Nawabpet, Keshampet, Mahabubnagar, Devarakadra, Dhanwada, Maganoor
 State: **TELANGANA** Makthal, Narva, C C Kunta, Kondurg, Faruqnagar, Kothur Annexure.I.3.b
 District : **MAHABUBNAGAR**

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **MAHABUBNAGAR**

Annexure.I.3.c

Unit : Tree

Mandal : **BOMRASHPET**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **MAHABUBNAGAR**

Mandals : Damaragidda, Narayanpet, Utkoor

Annexure.I.3.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **MAHABUBNAGAR**

Annexure.I.3.e

Unit : Tree

Mandal : **DOULATHABAD**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.1.3.f	
State: TELANGANA	Mandals : Ghattu, Dharur, Gadwal, Maldakal, Aiza, Waddepalli, Manopadu, Alampur, Itikyal	Unit : Tree
District : MAHABUBNAGAR		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.1.3.g
State: TELANGANA	Mandals : Jadcherla, Talakondapalli, Amangal, Madgul, Midjil, Veldanda, Vangoor, Kalwvakurthy,
District : MAHABUBNAGAR	Thimmajipeta, Bhootpur, Addakal, Ghanpur, Bijinepalle, Tadoor, Peddamandadi
Unit : Tree	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **MAHABUBNAGAR**

Annexure.I.3.h

Unit : Tree

Mandal : **KODANGAL**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **MAHABUBNAGAR**

Mandals : Kosigi, Maddur, Koilkonda, Hanwada

Annexure.1.3.i

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	15	16	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.I.4.a	
State: TELANGANA	Mandals : Ibrahimpatnam, Hayathanagar, Ghatkesar, Uppal, Keesara, malkajigiri	Unit : Tree
District : RANGAREDDY	Shameerpet,Medchal	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **RANGAREDDY**

Annexure.I.4.b

Unit : Tree

Mandal : **KANDUKURU**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **RANGAREDDY**

Mandals : Maheshwaram, Shamshabad, Saroonnagar

Annexure.I.4.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **RANGAREDDY**

Annexure.I.4.d

Mandals : Manchal, Yacharam

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.I.4.e	Unit : Tree
State: TELANGANA	Mandals : Moinabad, Rajendranagar, Shankarapalli, Serilingampalli, Balanagar	
District : RANGAREDDY	Qutballapur	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.0	14.0	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **RANGAREDDY**

Annexure.I.4.f

Mandals : Parigi, Doma, Kulkacherla, Gandeed, Yelal, Tandur, Basheerabad

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **RANGAREDDY**

Mandals : Pudur, Chevella, Shabad

Annexure.I.4.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	50	45	45	40	40	40

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.I.4.h
State: TELANGANA	Mandals : Vikarabad, Marpalli, Mominpet, Nawabpet, Bantaram, Peddemul, Dharur
District : RANGAREDDY	Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	30	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13	14	15.5	17.0	19.0
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in Oc)	31	34	35.5	37.5	39.5

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	70	90	0.40		8	0.75	15
Range 2	90	110	0.75	8	23	1.25	40
Range 3	110	130	1.10	23	45	2.00	80
Range 4	130	150	2.00	45	85	3.50	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure							
Daily Max Wind			5-15 Years of age			15-50 Years of age	
	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60	18
Range 2	50	90	0.73	10.08	39.2	1.30	70
Range 3	90	110	1.68	39.2	72.8	3.00	130
Range 4	110	130	3.36	72.8	140	6.00	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **NALGONDA**

Annexure.I.5.a

Unit : Tree

Mandal : **ALAIR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **NALGONDA**

Mandals : Atmakur (M), Thirumalagiri, Tungathurthi, Nuthankal,
 Jajireddigudem, Saligouraram, Mothkur

Annexure I.5.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **NALGONDA**

Mandals : Bommala Ramaram, Pochampalli

Annexure.I.5.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **NALGONDA**

Annexure.I.5.d

Unit : Tree

Mandal : **BHUVANAGIRI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **NALGONDA**

Annexure.I.5.e

Unit : Tree

Mandal : **BIBINAGAR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals :Chityal, Narketpalli, Narayanpur, Munugode, Chandur, Kangal, Chintapalli	Annexure I.5.f
State: TELANGANA	Marrigudem, Nampalli, Gurrampod, Anumula, Devarakonda, Pedda Adiserlapalli,	Unit : Tree
District : NALGONDA	Peddavura, Gundlapalli, Chandampet	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **NALGONDA**

Annexure.I.5.g

Unit : **Tree**

Mandal : **CHOUTUPPAL**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **NALGONDA**

Mandals : Nalgonda, Thipparthi, Vemulapalli, Penpahad, Munagala, Nandigudem,
 Thirupuram, Miryalaguda, Garidepalli, Chilukur, Kodad, Nidamanur, Damercharla
 Neredcherla, Mattampalle, Mellacheruvu, Huzurnagar,

Annexure I.5.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **NALGONDA**

Mandals : Turkapalli, Rajapet, Gundala

Annexure I.5.1

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Valigonda, Ramannapet, Kattangur, Nakrekal, Kethapalli, Suryapet, Atmakur	Unit : Tree
State: TELANGANA	(S), Mothe, Chivemula	
District : NALGONDA		

Annexure.I.5.j

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **NALGONDA**

Annexure.I.5.k

Unit : **Tree**

Mandal : **YADAGIRIGUTTA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Mandals : Dharmasagar, Zaffergadh,

Annexure.I.6.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperature \

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.I.6.b	
State: TELANGANA	Mandals : Ghanpur Stn., Narmetta, Raghunathapalli, Lingala Ghanpur,	Unit : Tree
District : WARANGAL	Devaraupalla, Govindaraopet	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO** **Mandals :** Kesamudram, Nekkonda, Chennaraopet, Khanapur, Narsampet,
 State: **TELANGANA** Nallabelli, Mulugu, Venkatapur
 District : **WARANGAL**

Annexure.I.6.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Mandals : Kuravi, Dornakal

Annexure.I.6.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Mandals : Maddur, Cherial, Bachannapet, Jangaon

Annexure.I.6.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Mandals : Mahaboobabad, Gudur, Kothagudem, Tadvai, Eturunagaram,
 Mangapet, Warangal

Annexure.I.6.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Annexure.I.6.g

Unit : Tree

Mandal : **MARRIPEDA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Mandals : Rayaparthi, Palakurthy, Kodakandla

Annexure.I.6.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **WARANGAL**

Annexure.I.6.i

Unit : Tree

Mandals : Thorrur, Narsimulupeta, Nellikuduru, Parvathagiri

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals : Wardhannapet, Hasanparthi, Hanmakonda, Sangem, Geesukonda,	Annexure.1.6.j
State: TELANGANA	Duggondi, Atmakur, Shayampet, Parkal, Regonda, Mogullapalli, Chityal,	Unit : Tree
District : WARANGAL	Ghanpur(M), Bhupalpalli	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	28.5	30.5	32.5	34	36
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	14.5	15.5	16.5	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	30.5	33	34.5	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **KHAMMAM**

Mandal : Aswaraopeta

Annexure.I.7.a

Unit:Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KHAMMAM**

Mandal : Chandrugonda, Kothagudem, Tekulapalli

Annexure.1.7.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KHAMMAM**

Annexure.1.7.c

Unit : **Tree**

Mandal : **DAMMAPETA**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KHAMMAM**

Mandal : Kallur, Enkoor, Julurpad, Singareni, Kamepalli, Garla, Bayyaram,
 Yellandu, Madhira, Yerrupalem

Annexure.I.7.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KHAMMAM**

Mandal : Mulakalapalli, Burgampahad, Bhadrachalam, Dummugudem

Annexure I.7.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Annexure.1.7.f
State: TELANGANA	Mandal : Palwancha, Wazeed, Venkatapuram, Cherla, Pinapaka, Gundala, Manuguru
District : KHAMMAM	Unit : Tree
Aswapuram	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District: **KHAMMAM**

Annexure.I.7.g

Unit : **Tree**

Mandal : **PENUBALLI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **KHAMMAM**

Annexure.I.7.h

Unit : Tree

Mandal : **SATHUPALLI**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandal : Thallada, Tirumalaypalem, Khammam Rural, Kusumanchi,	Annexure.I.7.i
State: TELANGANA	Nelakondapalli, Mudigonda, Chintakani, Wyra, Bonakal, Konijerla, Khammam	Unit : Tree
District : KHAMMAM	Urban	

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **KHAMMAM**

Annexure.I.7.j

Unit : Tree

Mandal : **VEMSOOR**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **40** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	30.5	32.5	34.5	36.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	15	16	17	18.0	19.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	30.5	33.5	35	36.5	38.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Chinakondur, Dubbak, Thoguta, Mirdoddi, Kondapak, Nagnoor	Annexure I.8.a
State: TELANGANA		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Ramayampeta, Medak, shankarampet(R), Chegunta	Annexure I.8.b
State: TELANGANA		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Jagdevpur, Tupran, Gajvel, Doultabad, Wargal, Mulug	Annexure I.8.c
State: TELANGANA		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Kohir, Jarasangham, Nyalkal, Mulpalle, Raikode	Annexure I.8.d
State: TELANGANA		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Kangti, Kalher, Narayankhed, Shankarampet(A), Regode	Annexure I.8.e
State: TELANGANA	Alladurge, Tekmal, Papannapeta, Kulacharam, Manoor	Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **25** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Ramachandrapuram, Patancheru, Jinnaram	Annexure I.8.f
State: TELANGANA		Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in Oc)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in Oc)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max. Temperature (in Oc)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: MANGO	Mandals: Kondapur,sangareddy,sadasivapet,pulkal,hathnoora,narsapur	Annexure I.8.g
State: TELANGANA	Kowdipalli,andle,Shivampeta,yeldurthy	Unit : Tree
District : MEDAK		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **20** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **MEDAK**

Annexure.I.8.h

Unit : Tree

Mandal : **SIDDIPET**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED
NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15
TERMSHEET

Crop: **MANGO**
 State: **TELANGANA**
 District : **MEDAK**

Annexure.I.8.i

Unit : Tree

Mandal : **ZAHEERABAD**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall
 Cover Period : 15-Dec-14 to 28-Feb-15

Index : Consecutive two day's rainfall in excess of ERS 1, i.e., **30** mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., **5** mm. (in subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree/mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective : To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.
 Cover Period : 15-Dec-14 to 28-Feb-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	115 Rs.	200 Rs.

Index : The climate having both the average relative humidity and the maximum temperature more than the respective trigger as below on daily basis and persists for more than **2** consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	31	33.0	35	37
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C)	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period
 Cover Period : 1-Jan-15 to 15-Mar-15

Maximum payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	85	150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Min. Temperature (in 0c)	13.5	14.5	15.5	17.0	18.5
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar
Max.Temperature (in 0c)	31.5	33.5	35.5	37.5	39.5

Payout Structure :

Payout Structure								
Daily Temp.	>T1	<= T2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period
 Cover Period : 1-Mar-15 to 31-May-15

Maximum Payout (Rs.)	5-15 Yrs of age	15-50 Yrs of age
	140 Rs.	250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

Payout Structure								
Daily Max Wind	>W1	<= W2	5-15 Years of age			15-50 Years of age		
			Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.1.a

NCIP - WBCIS for Mango Plantations in Adilabad Dist. Rabi 2014-15

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nennel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Taipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Narnoor
19	Taipur	Taipur	Mandamarri
20	Jannaram	Jannaram	Kaddam
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Tainoor
38	Nennel	Nennel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Boath
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Tainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.2 .a

NCIP - WBCIS for **Mango Plantations** in **Karimnagar** Dist. Rabi 2014-15

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bejjanki	Bejjanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinapalle	Boinapalle	Vemulawada
4	Chandurthi	Chandurthi	Konaraopeta
5	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Elkathurthi	Elkathurthi	Bheemdevarpalle
10	Ellanthakunta	Ellanthakunta	Bejjanki
11	Gambhiraopet	Gambhiraopet	Mustabad
12	Gangadhara	Gangadhara	Ramadugu
13	Gollapalle	Gollapalle	Pegadapalli
14	Husnabad	Husnabad	Bheemdevarpalle
15	Huzurabad	Huzurabad	Kamalapur
16	Ibrahimpattam	Ibrahimpattam	Mallapur
17	Jagtial	Jagtial	Sarangapur
18	Jammikunta	Jammikunta	Veenavanka
19	Julapalli	Julapalli	Dharmaram
20	Kamalapur	Kamalapur	Elkathurthi
21	Kamanpur	Kamanpur	Mutharam Manthani
22	Karimnagar	Karimnagar	Bejjanki
23	Kataram	Kataram	Malharrao
24	Kathlapur	Kathlapur	Chandurthi
25	Kesavapatnam	Kesavapatnam	Huzurabad
26	Kodimial	Kodimial	Mallial
27	Koheda	Koheda	Husnabad
28	Konaraopeta	Konaraopeta	Yellareddipeta
29	Koratla	Koratla	Metpalle
30	Mahadevpur	Mahadevpur	Mutharam(Mah)
31	Malharrao	Malharrao	Mutharam Manthani
32	Mallapur	Mallapur	Raikal
33	Mallial	Mallial	Jagtial
34	Manakondur	Manakondur	Sultanabad
35	Manthani	Manthani	Malharrao
36	Medipalli	Medipalli	Kathlapur
37	Metpalle	Metpalle	Kathlapur
38	Mustabad	Mustabad	Sirsilla
39	Mutharam Manthani	Mutharam Manthani	Srirampur
40	Mutharam(Mah)	Mutharam(Mah)	Kataram
41	Odela	Odela	Veenavanka
42	Peddapalli	Peddapalli	Sultanabad
43	Pegadapalli	Pegadapalli	Dharmaram
44	Raikal	Raikal	Sarangapur
45	Ramadugu	Ramadugu	Karimnagar
46	Ramagundam	Ramagundam	Kamanpur
47	Saidapur	Saidapur	Kesavapatnam
48	Sarangapur	Sarangapur	Dharmapuri
49	Sirsilla	Sirsilla	Ellanthakunta
50	Srirampur	Srirampur	Peddapalli
51	Sultanabad	Sultanabad	Julapalli
52	Thimmapur	Thimmapur	Manakondur
53	Valagatoor	Valagatoor	Dharmaram
54	Veenavanka	Veenavanka	Kesavapatnam
55	Vemulawada	Vemulawada	Sirsilla
56	Yellareddipeta	Yellareddipeta	Mustabad
57	Eligaid	Eligaid	Ramadugu

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.3.a

NCIP - WBCIS for Mango Plantations in Mahabubnagar Dist. Rabi 2014-15

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Devarkadra
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepangandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinapalle	Bijinapalle	Tadoor
12	Bommaraspeta	Bommaraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinapalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddamandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Maganoor	Maganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Midjil	Midjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Uttoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
50	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddamandadi	Peddamandadi	Wanaparthi
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkapalle	Telkapalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Uttoor	Uttoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepangandla	Veepangandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthi	Wanaparthi	Kothakota

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.4.a

NCIP - WBCIS for **Mango Plantations** in **Rangareddy** Dist. Rabi 2014-15

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Balanagar	Balanagar	Serilingampalle
2	Bantaram	Bantaram	Peddemul
3	Basheerabad	Basheerabad	Tandur
4	Chevella	Chevella	Pudur
5	Dharur	Dharur	Peddemul
6	Doma	Doma	Parigi
7	Gandeed	Gandeed	Kulkacharla
8	Ghatkesar	Ghatkesar	Hayathnagar
9	Hayathnagar	Hayathnagar	Ibrahimpattanam
10	Ibrahimpattanam	Ibrahimpattanam	Kandukur
11	Kandukur	Kandukur	Maheswaram
12	Keesara	Keesara	Ghatkesar
13	Kulkacharla	Kulkacharla	Doma
14	Maheswaram	Maheswaram	Shamshabad
15	Malkajgiri	Malkajgiri	Shamirpet
16	Manchal	Manchal	Ibrahimpattanam
17	Marpalle	Marpalle	Bantaram
18	Medchal	Medchal	Shamirpet
19	Moinabad	Moinabad	Chevella
20	Mominpet	Mominpet	Bantaram
21	Nawabpet	Nawabpet	Vikarabad
22	Parigi	Parigi	Pudur
23	Peddemul	Peddemul	Tandur
24	Pudur	Pudur	Vikarabad
25	Quthbullapur	Quthbullapur	Medchal
26	Rajendranagar	Rajendranagar	Moinabad
27	Saroornagar	Saroornagar	Hayathnagar
28	Serilingampalle	Serilingampalle	Rajendranagar
29	Shabad	Shabad	Chevella
30	Shamirpet	Shamirpet	Keesara
31	Shamshabad	Shamshabad	Moinabad
32	Shankarpalle	Shankarpalle	Chevella
33	Tandur	Tandur	Yelal
34	Uppal	Uppal	Ghatkesar
35	Vikarabad	Vikarabad	Dharur
36	Yacharam	Yacharam	Manchal
37	Yelal	Yelal	Dharur

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.5.a

NCIP - WBCIS for Mango Plantations in Nalgonda Dist. Rabi 2014-15

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararamam	Bommalararamam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaguda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrapode	Gurrapode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddigudem	Jajireddigudem	Suryapet
23	Kangal	Kangal	Gurrapode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaguda	Miryalaguda	Dameracherla
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaguda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrapode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuraram	Tripuraram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure II.6.a

NCIP - WBCIS for **Mango Plantations** in **Warangal** Dist. Rabi 2014-15

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Bhadrachalam
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam [R]
10	Dammapeta	Dammapeta	Sathupally
11	Dummugudem	Dummugudem	Bhadrachalam
12	Enkoor	Enkoor	Julurpad
13	Garla	Garla	Bayyaram
14	Gundala	Gundala	Pinapaka
15	Julurpad	Julurpad	Enkoor
16	Kalluru	Kalluru	Penubally
17	Kamepelly	Kamepelly	Singareni
18	Khammam [R]	Khammam [R]	Khammam(U)
19	Khammam(U)	Khammam(U)	Konijerla
20	Konijerla	Konijerla	Wyra
21	Kothagudem	Kothagudem	Tekulapally
22	Kusumanchi	Kusumanchi	Khammam [R]
23	Madhira	Madhira	Bonakal
24	Manuguru	Manuguru	Aswapuram
25	Mudigonda	Mudigonda	Chintakani
26	Mulkalapally	Mulkalapally	Dammapeta
27	Nelakondapally	Nelakondapally	Mudigonda
28	Palwancha	Palwancha	Kothagudem
29	Penubally	Penubally	Sathupally
30	Pinapaka	Pinapaka	Manuguru
31	Sathupally	Sathupally	Penubally
32	Singareni	Singareni	Yellandu
33	Tekulapally	Tekulapally	Gundala
34	Thallada	Thallada	Wyra
35	Tirumalayapalem	Tirumalayapalem	Kusumanchi
36	Vemsoor	Vemsoor	Sathupally
37	Venkatapuram	Venkatapuram	Pinapaka
38	Wazeedu	Wazeedu	Venkatapuram
39	Wyra	Wyra	Thallada
40	Yellandu	Yellandu	Tekulapally
41	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD.,HYDERABAD

NCIP - WBCIS FOR Mango plantations in Medak dist.Rabi-2014-15

LIST OF RUA-RWA-BWS

Annexure-II.8.a

SNO	Reference unit area (RUA)	Reference weather station(RWS)	Backup weather station (BWS)
1	ALLADURGE	ALLADURGE	REGODE
2	ANDOLE	ANDOLE	PEDDAPUR
3	CHEGUNTA	CHEGUNTA	SHANKARAMPET [R]
4	CHINNAKODUR	CHINNAKODUR	SIDDIPET
5	DOULTABAD	DOULTABAD	HATHNOORA
6	DUBBAK	DUBBAK	TIMMAPUR
7	GAJWEL	GAJWEL	TUPRAN
8	HATHNOORA	HATHNOORA	ANDOLE
9	JAGDEVPUR	JAGDEVPUR	GAJWEL
10	JHARASANGAM	JHARASANGAM	RAIKODE
11	JINNARAM	JINNARAM	PATANCHERU
12	KALHER	KALHER	KANGTI
13	KANGTI	KANGTI	SURGAPUR
14	KOHIR	KOHIR	DIGWAL
15	KONDAPAK	KONDAPAK	THOGUNTA
16	KONDAPUR	KONDAPUR	KANDI
17	KOWDIPALLI	KOWDIPALLI	ANDOLE
18	KULCHARAM	KULCHARAM	KOWDIPALLE
19	MANOOR	MANOOR	NARAYANKHED
20	MEDAK	MEDAK	RAMAYAMPET
21	MIRDODDI	MIRDODDI	DUBBAK
22	MULUG	MULUG	JAGDEVPUR
23	MUNPALLE	MUNPALLE	JHARASANGAM
24	NANGANUR	NANGANUR	KONDAPAK
25	NARAYANKHED	NARAYANKHED	REGODE
26	NARSAPUR	NARSAPUR	SHIVAMPET
27	NYALKAL	NYALKAL	RAIKODE
28	PAPANNAPET	PAPANNAPET	TEKMAL
29	PATANCHERU	PATANCHERU	KANDI
30	PULKAL	PULKAL	HATHNOORA
31	RAIKODE	RAIKODE	NYALKAL
32	RAMAYAMPET	RAMAYAMPET	MEDAK
33	RAMCHANDRAPURAM	RAMCHANDRAPURAM	PATANCHERU
34	REGODE	REGODE	ALLADURGE
35	SADASIVPET	SADASIVPET	KONDAPUR
36	SANGA REDDY	SANGA REDDY	KANDI
37	SHANKARAMPET - A	SHANKARAMPET - A	KALHER
38	SHANKARAMPET [R]	SHANKARAMPET [R]	MEDAK
39	SHIVAMPET	SHIVAMPET	NARSAPUR
40	SIDDIPET	SIDDIPET	DUDADA
41	TEKMAL	TEKMAL	PAPANNAPET
42	THOGUNTA	THOGUNTA	KONDAPAK
43	TUPRAN	TUPRAN	MASAIKET
44	WARGAL	WARGAL	MULUG
45	YELDURTHY	YELDURTHY	SHIVAMPET
46	ZAHIRABAD	ZAHIRABAD	DIGWAL

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITEDHead Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001**NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME Annexure III****(‘Micro Insurance Product’)
Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year
Telangana				Mango	RABI	2014-15

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **NATIONAL CROP INSURANCE PROGRAMME - WEATHER BASED CROP INSURANCE SCHEME** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Category of Cultivators	Area in Hectares	Category of Trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Applicable Net Premium (Farmer's Share) (Rs.)
		5-15 yrs	16-50 yrs		

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure III Contd.....

2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or anyone acting on his/HER behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FORM: WBCIS-LC-2

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

Annexure IV

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **NCIP - WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season Rabi 2014-15** as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSS under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and

ii) All guidelines with regard to coverage under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
Of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE :

State: TELANGANA Season: RABI Year: 2014-15 Crop: MANGO

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Category of trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
				5-15 yrs	15-50 yrs			
1	Small/Marginal Cultivators							
2	Other Cultivators							
TOTAL								

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

Certificate No. 10/AP/WBCIS/2/14/_____/A/D

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS)
Declaration Form (NON-LOANEE)

Annexure V

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
 - i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS) are included in the Declaration, and
 - ii) All guidelines with regard to coverage under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal

of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: Andhra Pradesh Season: Rabi Year: 2012-13 Crop: Mango

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Category of trees based on age		Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
			5-15 yrs	15-50 yrs			
1 Small/Marginal Cultivators							
2 Other Cultivators							
TOTAL							

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

Certificate No. 10/AP/WBCIS/2/12/ _____ /A/D

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Declaration Form (Non Loanee)

Annexure V. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME(WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme – Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:

TO:

(Address of Insurance Intermediary with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NCIP - WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under NCIP - WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): _____ II’s CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO. DATE RECEIVED

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up NCIP - WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of NCIP - WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under NCIP - WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme (NCIP) - Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP - WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2014-15 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VII

Crop:			Name of the Bank & Branch:					LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS RABI 2014-15 FOR MANGO PLANTATIONS - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure VIII

Crop: MANGO

Name of the Bank & Branch/Office of JDA/Broker:

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	Farmer's share of Premium Rs./-	Bank Account Details	
										Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Place:		Date:				Authorised Signatory:					



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh, Hyderabad - 500 029

Telefax: 23242363 Phone : 23242594, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in TS for participating in NCIP - WBCIS - Rabi, 2014-'15 in respect of Mango Plantations in the 8 notifying districts:

1. National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme for Rabi 2014-15 season for **Mango Plantations** in Adilabad, Karimnagar, Khammam, Mahabubnagar, Medak, Nalgonda, Rangareddy and Warangal districts. The Loanees farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the NCIP - WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories based on the age of tree i.e., 5-15 yrs and 16-50 yrs).

4. The criteria for covering Loanees Farmers:

- a) All those farmers eligible for availing loans from 1st October, 2014 to 15th December, 2014 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
- b) The criteria for covering Loanees Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanees Farmer in the loan application from for the purpose of fixing his/her '**Maximum Borrowing Limit**' (MBL) by the Lending Financial Institution, multiplied by the **stipulated sum insured per tree** (category wise wherever applicable) will be the **actual sum insured** to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

Age of the Tree	S.I. per Tree ₹.	Actuarial Premium Rate	Premium per tree ₹.	Subsidy from State Govt. ₹.	Subsidy from Govt. of India ₹.	Farmers Share of Premium ₹.		
						Per Tree	Per Acre	Per Hectare
5-15 yrs	450	11.50%	52	13	13	26	1,040	2,600
16-50 yrs	800	11.50%	92	23	23	46	1,840	4,600

Annexure - IX contd....

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2014 shall be insured under the NCIP - WBCIS.
5. **A.** In case of Non-loanee farmers, the farmers shall declare the 'No. of trees under Possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
- B.** In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' Basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.
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